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1	Pursuant to Civil L.R. 3-16, the undersigned counsel of record for defendan		
2	Arrow Financial Services, LLC certifies that the following listed persons,		
3	associations of persons, firms, partnerships, corporations (including parent		
4	corporations) or other entities (i) have a financial interest in the subject matter in		
5	controversy or in a party to the proceeding, or (ii) have a non-financial interest in		
6	that subject matter or in a party that could be substantially affected by the outcome		
7	of this proceeding:		
8	1.	AFS Holdings, LLC	
9	2.	Sallie Mae, Inc.	
10	3.	SLM Corp.	
11			
12	DATED: September 3, 2008		SIMMONDS & NARITA LLP TOMIO B. NARITA
13			JEFFREY A. TOPOR
14			
15			By: s/Jeffrey A. Topor
16			Jeffrey A. Topor Attorneys for Defendants Arrow Financial Services, LLC and Ronald Lavin
17			and Ronald Lavin
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19			
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